

Information to identify the case:

Debtor 1	Michael D Stanton	Social Security number or ITIN	xxx-xx-4361
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Michelle C Stanton	Social Security number or ITIN	xxx-xx-7285
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 21-10490-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael D Stanton

Michelle C Stanton

4/23/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael D Stanton
Michelle C Stanton
Debtors

Case No. 21-10490-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 23, 2021

User: admin
Form ID: 318

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael D Stanton, Michelle C Stanton, 1997 Kingsford Lane, Atco, NJ 08004-1761
519079489	ARS National Services, 1643 NW 13th Ave Ste 100, City of Sunrise, FL 33313
519079483	Advanced EMT, PO Box 95000, Philadelphia, PA 19195-0001
519079484	Advantage Therapy Centre, 1001 Briggs Rd Ste 270, Mount Laurel, NJ 08054-4105
519079485	+ Advocare, PO Box 71422, Philadelphia, PA 19176-1422
519079486	Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
519079487	Apex Asset management, PO Box 5407, Lancaster, PA 17606-5407
519079488	Arthritis Rheumatic and Back Disease, 2301 E Evesham Rd Bldg 800, Voorhees, NJ 08043-4510
519079490	Atlantic Care Ugent Care, PO Box 4142, Lancaster, PA 17604-4142
519079496	+ Carecentrix, PO Box 277947, Atlanta, GA 30384-7947
519079499	Commercial Acceptance Co., 2300 Gettysburg Rd Ste 102, Camp Hill, PA 17011-7303
519079501	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
519079503	+ HRRG, PO Box 5406, Cincinnati, OH 45273-0001
519079506	Lanzi and Burke, 1630 Route 322 Unit A, Swedesboro, NJ 08085-3701
519079507	Lourdes Health Systems, PO Box 822099, Philadelphia, PA 19182-2099
519079509	MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
519079508	Macaione and Papa Dermatology Assoc, 707 White Horse Rd Ste C103, Voorhees, NJ 08043-2461
519079510	NJ EZ Pass Violations Processing Centre, PO Box 4971, Trenton, NJ 08650-4971
519079512	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
519079513	Philadelphia Parking Authority, Red Light Camera Program, PO Box 597, Baltimore, MD 21203-0597
519079515	Pressler Felt and Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
519079516	# ProCo, PO Box 2462, Aston, PA 19014-0462
519079517	Pulmonary and SLEP Associates, 107 Berlin Rd, Cherry Hill, NJ 08034-3526
519079518	Receivable Management Solutions, 95 Argonaut Ste 200, Aliso Viejo, CA 92656-4147
519079520	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
519079521	Relieve us, 813 E Gate Dr Ste B, Mount Laurel, NJ 08054-1238
519079522	Remex, 307 Wall St, Princeton, NJ 08540-1515
519079524	+ Rickart Collections Systems, 575 Milltown Rd, New Brunswick, NJ 08902-3336
519079528	++++ SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005 address filed with court., Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163-6005
519079525	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
519079526	South Jersey Gastroenterology, 406 Lippincott Dr Ste E, Marlton, NJ 08053-4168
519079527	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
519079529	Terminix, PO Box 742592, Cincinnati, OH 45274-2592
519079530	Township of Voorhees, PO Box 1016, Voorhees, NJ 08043-7016
519079532	Urgent Care Berlin, PO Box 4142, Lancaster, PA 17604-4142
519079534	Virtua Center for Surgery, PO Box 780857, Philadelphia, PA 19178-0857
519079536	++ WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 address filed with court., West Jersey Anesthesia Associates, 102 Centre Blvd Ste E, Marlton, NJ 08053-4129
519079535	Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588
519079537	Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2021 22:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 23 2021 22:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519079491	Email/Text: bankruptcy@pepcoholdings.com	Apr 23 2021 22:33:00	Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
519079492	Email/Text: bankruptcy@bbandt.com	Apr 23 2021 22:33:00	BB&T, PO Box 1847, Wilson, NC 27894
519079493	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Apr 23 2021 22:36:00	Berks Credit and Collections, 900 Corporate Dr, Reading, PA 19605-3340
519079494	Email/Text: clientrep@capitalcollects.com	Apr 23 2021 22:36:00	Capital Collections, PO Box 150, West Berlin, NJ 08091-0150
519079495	EDI: CAPITALONE.COM	Apr 24 2021 00:38:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
519079497	+ Email/Text: mediamanagers@clientservices.com	Apr 23 2021 22:32:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
519079498	+ Email/Text: ering@cbhv.com	Apr 23 2021 22:34:00	Collection Bureau of the Hudson Valley, 155 N Plank Rd, Newburgh, NY 12550-1748
519079500	EDI: DISCOVER.COM	Apr 24 2021 00:38:00	Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
519079502	Email/Text: GCSBankruptcy@gcserv.com	Apr 23 2021 22:32:00	GC Services Limited Partnership, 6330 Gulfton St, Houston, TX 77081-1108
519079504	EDI: IIC9.COM	Apr 24 2021 00:38:00	I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
519079505	Email/Text: PBNCNotifications@peritussservices.com	Apr 23 2021 22:33:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
519079514	EDI: PRA.COM	Apr 24 2021 00:38:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
519079511	EDI: RMSC.COM	Apr 24 2021 00:38:00	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
519079519	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Apr 23 2021 22:36:00	Receivables Management partners, PO Box 20508, Indianapolis, IN 46220-0508
519079523	EDI: RMCB.COM	Apr 24 2021 00:38:00	Retrieval Masters Credit Bureau, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
519080920	+ EDI: RMSC.COM	Apr 24 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519079531	Email/Text: tax@waterfordtpw.org	Apr 23 2021 22:35:00	Township of Waterford, 2131 Auburn Ave, Atco, NJ 08004-1900
519079533	EDI: VERIZONCOMB.COM	Apr 24 2021 00:38:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2021 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Moshe Rothenberg	on behalf of Joint Debtor Michelle C Stanton moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
Moshe Rothenberg	on behalf of Debtor Michael D Stanton moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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